

THE SUPERANNUANT

Newsletter of The Association of Public Sector Superannuants Inc.
Formerly SA Superannuants Established 1927
<https://www.pssuperannuants.org.au>

Membership Applications/Renewals

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General Correspondence

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From the President

As we end 2025, I am optimistic about the Association's future: two years ago, I thought we might not still exist to celebrate our centenary in 2027, but with a committee comfortably filled I am now confident we will reach that milestone.



One sad note is that Ray Hickman will not be on the committee next year, and elsewhere in this newsletter is an article on Ray's contributions. Also, Barry Grear is relinquishing the Secretary's job, but I am pleased to say, will remain on the committee; Barry has been a huge asset for many years and took on the arduous job of secretary when Dianne Baron relinquished it in 2023. Dianne rejoined the committee in 2025 and gradually took over many of the duties of the Secretary; as ever Dianne has done a wonderful job and made life flow smoothly for other committee members (especially, I am pleased to say, for the President). Thanks to Don Campbell for continuing to organise the membership database, as well as dealing with the mess that resulted from our entanglement with Square Up and the teething troubles with our credit card facilities with BankSA. Thanks to Syd Spiteri who has taken on the running of the Qantas Club; obviously quite a few of our members are keen travellers and have joined the QC. Thanks to Brian Burt, for taking on the Vice-President's job and assisting Ian Beckingham with organising the guest speakers. Thanks to Brian also for chairing committee meetings leaving me free to take notes about the committee's deliberations to pass on to

the general meeting. Thanks to Peter Frick for keeping our technology up to date, not to mention organising the newsletter. To other committee members and observers who turn up regularly and contribute, without you the association would not exist. Thanks also to our Victorian branch who remain enthusiastically active. Thanks also to the advisory committee, who continue to meet regularly and whose contributions were recognised in a recent amendment to our constitution.

A special general meeting was held on November 24th at which the number of committee members allowed was increased to eight, this was because at the start of the year we had more members willing to join the committee than the constitution permitted. Also, the role of the advisory committee was written into the constitution.

SuperSA has a new CE, Trish Blight, who joined us at the committee meeting in September. We have arranged to meeting again with Trish in January, we intend to raise a number of issues with her, and she has said she will brief us on any implications for our members of the bill (Statutes Amendment (Superannuation and other Payments) Bill 2025, on which there is an article in this newsletter) that recently passed Parliament. In ending, my thanks to you, our members, who have supported us through the year. Your approval means a lot to us and makes us feel that our efforts are worthwhile

Michael Evans President

Disclaimer: Readers should not act, or refrain from acting, solely on the basis of information in this newsletter, but should consult the relevant authorities and advisers

General Meeting Guest Speakers

February 23rd AGM Speaker the Hon. Heidi Girolamo MLC

March 30th Tricia Blight CO Super SA
Ian Beckingham and Brian Burt Guest Speaker Coordinators

Membership Officer Report

Hello Members, thank you for remaining PS Superannuant members – our strength is in number of our members.

Existing Members

Thank you for your ongoing support and may I remind you of the value of continuing your membership to keep APSS strong, as numbers of those who have "older/unfunded superannuation pensions reduce in numbers, membership provides the power and resources to advocate on your, and your spouses, behalf.

The recent spate of media coverage of many super funds failure to pay correct benefits in a timely manner shows the need for a strong voice.

Note our broadening links with superannuated groups and individuals in other states, Qld, NSW, WA, Tas, Vic, who are also in a similar situation, seeking relationships with APSS to expand our collective influence in all Government's superannuation policy deliberations.

Please note the formation of our "Advisory Group" with representation from across Australia, to bring together members and others who have a deep understanding of Government superannuation policy history and its effect on all APSS members and other retired superannuants. If you have strong background/knowledge in superannuation policy/history, then let us know so that we might invite you to join this Group.

New Members

I continue to remind current members to be aware of any opportunity to recruit new members - whether those still employed or retiring from any government employment and in receipt of a superannuation benefit paid by CSC, SA Super, Tas Super, or other state superfunds, or former public sector funds now managed by "Industry Funds" (e.g. Victoria - Aware Super- or others, such as HESTA for health workers).

Renewals and Donations

For Annual Members, now is the time to complete your renewal for 2026. Just a reminder that there are two components to renewing (and/or making

a donation/Voluntary Levy) – one is the Payment and the other is the separate details advice (Renewal and Details Updating Form) which can be completed online or on paper. Completing the Online Form is secure and is most efficient for me as your Membership Officer. (Whilst there is a Comments Field in the Electronic Funds Transfer, this should be limited to your name and location, this does not substitute for the Form requested above. Note that if you have not received an acknowledgement for your payment, it may be because I have not received the supporting Form. Please let me know if that is the case as I aim to acknowledge all payments.)



Administration

When advising the death of a member can you also advise if there is a widow/surviving partner, as under our Constitution they may be eligible to receive the deceased member's membership by transfer – at no cost to them.

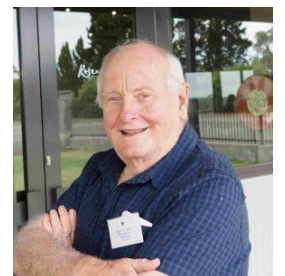
Thank you to those who completed the Missing Information through the past few Newsletters. This project is completed, although I always appreciate membership Updates, whether through the Online or Paper Form, or by Email or the phone Messaging service. Our website Membership page have all details -

<https://www.pssuperannuants.org.au/joining-and-renewing-membership/>.

Don Campbell

Communications Manager's Report

One of my roles is to manage the PA system at General Meetings. As many in the audience will attest it is probably not my strongest asset. We do have what should be a reasonable quality system, but some members of the audience say that they struggle to hear on occasion. If I turn up the volume too much, I find we are inundated with feedback, so it requires a delicate balance. If any of you out there have some knowledge of PA systems, then your assistance and advice would be gladly accepted. Just email me and I will follow up on it with you. On a more successful side are the videos of the General meeting speakers which while not to Hollywood standard do command a reasonable audience. We get around sixty to 100 views from



members accessing videos from our Member's Portal page on the web site each month. This is one way that we are trying to be more inclusive of members who for a variety of reasons cannot make it in person to the meetings.

Finally, my ongoing nag: If you have an email address please make sure, we have it too. Otherwise, each year you will miss out on at least twenty communications from us.

Peter Frick Communication Manager

Treasurer's Report

The phasing out of cheques caused a problem for some of our members who paid their dues by cheque. A number of members contacted us about paying by credit card, and we thought we had arranged this with an organisation called Square Up. However, as I wrote in the October 2025 newsletter, after several disputes (none caused by any misconduct by the association or our member) involving one credit card Square Up decided they would no longer do business with us, and they impounded a payment of \$265 by another member for three months to protect Square Up from any possible fraud. We thought this was most unreasonable behaviour on the part of Square Up since only one credit card was involved and the error was made by the bank that issued that card. We made a complaint against Square Up through the Australian Financial Complaints Authority, and this is still in progress: we have not received the \$265 we are owed.

We have set up a similar facility with BankSA, and this seems to be working well. The bank charges a fee of 0.88% on transactions, which we think is quite reasonable; we ask that members pay this impost when paying dues by credit card, and the association will pay the fee on donations. Regarding donations, we continue to ask that members, annual and life, make a donation of \$15 annually to the Association, to help ensure the continued financial health of the association. Our grateful thanks to members who have donated to us, your generosity has been vital in keeping the association financially sound.

Mike Evans Treasurer

Recent Legislation Change

On 13 November 2025 the Association was notified by Super SA that the Statutes Amendment (Superannuation and other

Payments) Bill 2025 had been introduced into the Legislative Council on 12 November. This Bill proposed to amend each of the 7 existing Acts listed below.

1. Electricity Corporations Act 1994
2. Parliamentary Remuneration Act 1990
3. Parliamentary Superannuation Act 1974
4. Police Superannuation Act 1990
5. Southern State Superannuation Act 2009
6. Superannuation Act 1988
7. Superannuation Funds Management

Corporation of South Australia Act 1995
Super SA advised the Association that Cabinet confidentiality had prevented it from letting its key stakeholders know about the legislation prior to it reaching the Legislative Council. The Association was invited to seek a comprehensive briefing on the Bill's effects once it had passed both Houses. This is a rather disturbing admission on the part of Super SA. The writer is aware of no precedent for a modern Australian Superannuation Office being unable to brief its key stakeholders on the effects of proposed legislation until after that legislation has become law. The Bill was passed by the Legislative Council on 13 November and by the House of Assembly on the next sitting day, 25 November. As far as the writer can see there is nothing in the Statutes Amendment (Superannuation and other Payments) Bill 2025 which poses a threat to the interests of Association members. But what if, in some future Bill, amendments to the Superannuation Act 1988 include changes adversely affecting contributor and surviving spouse pensions. Might Cabinet confidentiality see us left in the dark until the Bill hits the Parliament and, like this recent Bill, has been rushed through?

The rapid transformation of the Statutes Amendment (Superannuation and other Payments) Bill 2025 into law was supported by the Opposition, with both Opposition and Government describing the Bill as something that would modernize the State's superannuation arrangements. Only one MP, the Hon R. A. Simms (Greens) spoke against passage of the Bill. His remarks, reported in Hansard, included the following-

'This brings me to my next concern: the process that has been adopted here by the government, which I think is very poor. The bill has been on the Notice Paper for only 24 hours. It is the convention that bills sit here for at least a week before they are debated to provide enough time

for them to be given appropriate consideration. In fact, when I checked this morning, the bill was not even listed on the parliamentary website, so it was not possible for it to be accessed by the public. I do acknowledge the government circulated it to members.

This chamber is meant to be a house of review that scrutinises legislation. I think that is even more important when we are dealing with things that relate to our own interests. It is vital that changes to MPs' entitlements, whether they are big or small, are subject to the appropriate level of public scrutiny. Faith in democracy is already at an all-time low, and I caution the government that rushing legislation like this only serves to further undermine faith in our democratic institutions. I think we owe it to the community to make sure that we deal with these discussions in a more open and transparent way. It is on that basis that I will not be supporting the bill.'

In the list of Acts above, the amendments to the Parliamentary Acts 2 and 3 take up 20 out of the Bill's 29 pages and the amendments include 11 money clauses all related to the benefit entitlements of MPs. These clauses were considered essential to the Bill and were not open to questions during its passage through the Legislative Council on 13 November.

Amendments to Acts 1 and 4 prepare schemes operating under their respective provisions for changes that would see them being administered by an entity other than their present Board. Amendments to Acts 5,6 and 7 make preparation for these changes. For example, the Police Superannuation Act 1990 has been amended to cope with the possible dissolution of the Police Superannuation Board at some future date, and the Superannuation Act 1988 has been amended to allow the Super SA Board to then be administrator for the Police Superannuation Act 1990.

*Ray
Hickman*

Indexation Defined Benefit Pensions

In 1998 the Howard government recognised that the CPI no longer represented true increases in the cost of living and adopted a new formula for the indexation of the Age pension. The new formula was whichever was the higher of the CPI, and Male Total Average Weekly Earnings (MTAWE). Later, in 2009, another index was

introduced - the Pensioner Beneficiary Living Cost Index (PBLCI).

Ex-government employees in receipt of a Defined Benefit (DB) pension still have their pensions indexed by the CPI alone. Over the last 25 years the Aged Pension increased by 166% but the DB pensions only increased by 107% - a difference of 59%. A sizeable amount.

Successive governments have claimed "The Government continues to consider that the current method of indexing Australian Government civilian superannuation scheme pensions is appropriate" but fails to give any reasons that support this claim.

Whilst the average Defined Benefit pension is \$50,567 (65% of the CSS and PSS pensions are below \$50,000), there are a limited number of pensions that are over \$2/300,000 (17 are in excess of \$400,000). Such high levels must surely be a significant reason why the government is reluctant to increase the level of indexation for all pensioners. Accordingly, Superannuated Commonwealth Officer's Association Western Australia. (SCOAWA) has chosen to request that any increase in the level of indexation be limited to those in receipt of a Defined Benefit pension less than \$90,000. To keep the cost down it has been decided to also limit any increase to those aged over 85. This covers around 20,000 DB pensioners and will cost the government less than \$5 million per year. If Claw back is included, then the cost comes down to \$3 million per year. Once the barrier has been broken it is intended to seek inclusion for those aged over 75, and then those over 65 "when the government can afford it".

For the past 20 years attempts have been made to get equal indexation for Defined Benefit pensioners. All attempts have failed. This rather radical step is a strong compromise that seems to have no viable alternative.

There are several more detailed reports that cover costings and include historical reports that confirm the many areas where the concessions given to the general public with their superannuation far outweigh anything available to Defined Benefit pensioners. These can be obtained on the APSS website in the Member's Portal section.

For further information contact R.de Gruchy on (08) 9447 1313 or

rdegruchy@bigpond.com

Election of Officers and Committee

As per: **CONSTITUTION OF THE ASSOCIATION OF PUBLIC SECTOR SUPERANNUANTS INCORPORATED.**

12. NOTICE OF PROPOSED ELECTIONS TO THE COMMITTEE 12.1. Notice of all persons seeking election to the Committee at the annual general meeting shall be given to the Secretary by 5 p.m., Central Standard Time, on or before 21 January in every year. The notice of the annual general meeting shall contain the names of all persons seeking election to the Committee, which notice shall be given to all members at least three weeks in advance of the meeting.

Nominations 2026 Committee thus far

Dr Michael Evans **President**, Brian Burt **Vice President**, Dianne Baron **Secretary**, Dr Michael Evans **Treasurer**, Pamela Gardini **Assistant Secretary**, Don Campbell **Membership Officer**, Peter Frick **Communications Manager**, Ian Beckingham **Speaker Coordinator**, Arnulf Anders, Barry Gear AO, Peter Baker, Syd Spiteri, Dr Keren Wicks, **Committee Members**, Eileen Pritchard **Observer**

Please join the committee: Nominations remain open until 21 January 2026.

If you would like more information about what Committee Membership offers you, please call the Association number 0870770986 and leave a message – we would really appreciate a conversation with you.

QANTAS Club

Currently, 121 of our members have taken advantage of the generous corporate rates that have been offered to us by QANTAS Airways Ltd. Below are the latest rates for NEW and RENEWING members. Please contact us for instructions as QANTAS will not give you these rates without our authorisation.

QC Initial Membership Joining Rates

- QC Joining Fee \$129.00 incl GST
- 1 Year Membership Fee \$559.20 incl GST
- 2 Year Membership Fee \$1,039.20 incl GST
- 4 Year Membership Fee \$2,399.00 incl GST

QC Membership Renewal Rates

- 1 Year Membership Fee \$503.20 incl GST
- 2 Year Membership Fee \$935.20 incl GST

Sydney Spiteri.

Annual General Meeting

Please join us for the AGM in Adelaide on Monday 23 February 2026 at Mead Hall, Flinders Street Baptist Church, 65 Flinders Street Adelaide.

Agenda Items will include, but may not be limited to:

1. Confirmation of Minutes of AGM 24 February 2025.
2. Reports including – The Presidents Report, The Treasurers Report, Audited Financial Statement and Notification of Sub-committee activities.
3. Election of Officers and Committee.

Barry Gear Secretary

Death Entitlements – Super SA Pension

Planning for death, as hard as it may be, is one of the kindest acts you can offer.

You don't need to have everything figured out – you just need to start. Even small steps taken now can have a ripple effect on your family's financial and emotional wellbeing during a difficult time.

As a member of the Pension Scheme, an entitlement is payable upon your death and to make it easier later, there are things you can do today to help your spouse or children apply for a fortnightly income in the event of your death.

You can provide Super SA with current certified copies of your: – legal marriage certificate issued under the Births, Deaths and Marriages Act 1996, – registered relationship certificate, demonstrating that the relationship has been registered in accordance with the Relationships Register Act 2016, – eligible spouse's birth certificate, – eligible children's birth certificates

You may not be able to control what happens after you're gone. But you can make the process a lot easier for your family by doing these few simple things now. Death is inevitable, but chaos doesn't have to be. Call Super SA now on (08) 8207 2094 or 1300 369 315 or Email supersa@sa.gov.au or visit their website www.supersa.sa.gov.au for more information or to request a Pensions Death Entitlements Factsheet to be mailed to you.

Victorian Branch Report

The Victorian Branch held its end of year meeting on 26th November 2025 with information supplied by Commonwealth Superannuation Corporation (CSC) on the topic of “Death and Reversionary pension benefits” and Committee Member Peter Cockrum, retired CSIRO engineer and active APSS Victoria Committee member shared his history with that organisation. 18 Members attended the pre meeting “Christmas Luncheon” in person, and approximately 25 members attended the meeting via Zoom. The formal meeting commenced at 1:30 PM and Peter Baker flew down from Queensland to present answers supplied at short notice by CSC in a Q & A format with Convenor Gerry. Additional answers to pre submitted member questions lodged through our Questionnaire were supplied. If you are interested in last November’s presentation and responses to questions raised, members can watch a recording of this presentation on the PS Superannuant web site in the Member’s Portal. Peter Cockrum’s presentation was also recorded and is also available for viewing there. PowerPoint of both presentations may be found in the Speaker’s Corner in our website.

2026 Meetings The next Victorian Member’s meeting will be held on 26 March 2026 at the South Melbourne Community Centre. Victorian meetings in 2025 will be held on Wednesdays, 25 March 2026, 24 June 2026, 30 September 2026, and 25 November 2026. Members from all states are welcome to attend meetings if visiting Melbourne at the time (starting at 12:30pm) or join the meeting via Zoom (at 1:30pm AEST). You are welcome to invite current public sector employees, former colleagues, friends, or partners to our Meetings and to join our Association at our meetings or beforehand.

The Victorian Branch also maintains an open communication online questionnaire for you to ask questions and suggest meeting topics prior to each meeting – complete responses at <https://forms.gle/H2eeqARNfmiUwp26>.

Alternatively, you may email us at APSSuper1927.Vic@gmail.com

Gerry Schembri Convenor Victorian Committee

Super SA Member’s Forum

The Super SA members forum was held on December 10th at the Adelaide Oval. Defined Benefit pensions were not mentioned as most of the focus was on the pre-retirement phase. There was a good mixture of members still at work but also quite a contingent of retirees many of whom are probably in the Defined Benefit Scheme. It was claimed there were 700 in attendance although that may have included the Zoom audience. Some interesting tidbits from the forum:

- Super SA has \$41.1 billion under management and has 221355 members.
- For 2026 the Super SA Board asked that a marketing strategy be developed and that there be an upgrade of online tools for members.
- There were two new investment options (a mail out came recently)
- Cyber security would be enhanced.
- Digital access for members would be enhanced. (Access by Defined Benefit pensioners is an ongoing saga which the association will continue to pursue.)
- There will be a new web site in 2026
- There will be an app hopefully by the middle of next year.
- Funds SA which manages member’s money has a new Chief Investment Officer who has come over from Statewide Super (Now Host Plus) and his mantra is “Diversification”
- The concept of a Retirement Club was mentioned. (Super SA has been reminded that there is already a Retirement Club in the form of our association.

Peter Frick

Section 96 Legislation Update

On 13 October the Hon Dr Jim Chalmers announced further changes to Superannuation taxes within Division 296 of the Tax Act. The changes are:

- introducing a second threshold to better target super concessions on balances above \$10 million with a 40% tax rate

- indexing the large balance thresholds of \$3 million and \$10 million
- moving to a realised earnings approach that aligns to existing income tax concepts
- the commencement date will be pushed back to 1 July 2026.

A small number of high value Defined Pensions and or Account based superannuation are likely to be captured by Section 296, with more details to be released in January 2026.

<https://ministers.treasury.gov.au/ministers/jim-chalmers-2022/media-releases/reforms-support-low-income-workers-and-build-stronger>

For further information contact Peter Baker, at pgbaker@outlook.com.au.

Seniors Dental Health

Efforts have been made for many years to improve the Government funding applicable to Dental Health for Seniors. The Royal Commission into Aged Care Quality and Safety commenced in 2018 and presented their final report in February 2021. Recommendation # 60 said that a new Seniors Dental Benefits Scheme should be established “no later than 1 January 2023”. Nothing has happened.

In an effort to get some action 9 retiree organisations got together and agreed on the format of letters to be sent to 3 Government Ministers. Letters were sent to Mark Butler, Sam Rae and Rebecca White with the 9 logos all featured prominently at the top of the page. A response has been received (a “long term project”), and the 9 organisations are in the process of responding and asking for a review of the decision.

One of the problems here is that Dental Care is a joint responsibility between the Government and the States/Territories - each party relies on the other to provide funding. A copy of this letter is on the APSS website.

Members are encouraged to raise this issue whenever they have an opportunity to write/speak to their local member of Parliament. The prospect of success is improved when more voices are being heard.

For further information contact R. de Gruchy (08) 9447 1313 or rdegruchy@bigpond.com

Joining and Renewing

Fees and How to Pay (*credit Card payments will incur a fee*)

ANNUAL:

\$30

LIFE:

Under 60 yoa **\$400**

60 to 65 yoa **\$350**

66 to 70 yoa **\$300**

Over 70 yoa **\$250**

Voluntary levy (to bolster dwindling reserves)
\$15.

Partner FEES

ANNUAL: LIFE:

\$10 \$100

Receipts will be emailed when an email address has been received, or else posted, particularly if a stamped, self-addressed envelope is included.

a) Joining & renewing online

Complete the appropriate forms at:

<https://www.pssuperannuants.org.au/how-to-join/>

b) Bank transfers

Please make sure that the payment is accompanied by your name and suburb with sufficient details to identify you as the payer. Please also send a completed renewal or application form by post or e-mail

Bank SA: BSB 105-900

Account number: 950313840

Account Name: PS Superannuants

c) Paying by cheque or money order

Please send your postal payment with the renewal or application form to:

Membership Officer

Public Sector Superannuants

PO Box 8202, Ferntree Gully, Victoria 3156

E-mail: apssuper1927@gmail.com

T: 0870770986

d) New and Renewing members

When not renewing or joining online, please send a membership application form to the Membership Officer so that your necessary details can be recorded.

On the next page a form is provided for this purpose if you do not use the online option. It can also be used to convert to a life membership, notify a change of address or phone number.

Members Details and Payments

Existing Members

Our records show your details as:

Member Name:

Member status:

Paid To:

Partner member:

Partner Paid to:

New and Renewing Member's Postal Form: (An online form is available on our website)

Title..... Gender.....

First Name

Last Name.....

Postal Address

.....

.....

Year of Birth.....

Home phone.....

Mobile phone.....

E-mail

(Providing this, will not affect how your Superannuant is delivered)

Department from which you retired or are currently working with:

.....

Payment amount \$.....

Purpose of payment (tick relevant box)

- Renew annual membership.
- New Annual Membership
- New Life membership
- Change annual to life.
- Partner Annual Membership
- Partner Life Membership
- Donation

Newsletter

- by post
- email

Signature

Date

Farewell Ray Hickman

When we reconvene in 2026, for the first time in roughly 30 years Ray Hickman will not be a member of our association's committee. Ray has indicated to us his decision to step down from the



committee, and he will be sorely missed. While other committee members may have been as dedicated and hard working as Ray, no one matched his knowledge of a wide range of superannuation matters. After Ray retired from his teaching job he studied for and obtained a Diploma of Superannuation Management from the Association of Superannuation Funds of Australia; in the topic of Defined Benefit Schemes Ray was the top student in Australia and received an award recognising this. Ray's studies gave the Association access to a reservoir of knowledge that has been invaluable. Ray led our fight against changes that the Electricity Trust Superannuation Scheme management made to its members benefits that disadvantaged the members and benefited the fund. Whilst not completely successful our fight did lead to the fund offering the members the option of rejecting the changes that had been imposed on them and continuing their original pension arrangements. We believe that these changes could have led to, and may have been a trial run for, similar changes to the State Pension Scheme, which could have resulted in the State Government pocketing considerable savings that should have gone to members. Happily, Ray has indicated that he will still make his expertise available to the committee, for which we are very grateful. On behalf of all our members, the committee members offer Ray our sincere thanks for his contributions over the years